

February 11, 2009

United States Bankruptcy Court  
One Bowling Green  
New York, NY 10004

Attn: Honorable Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 8, 2005  
Document # 14705 to Cancel OPEB (Health Insurance Benefits) for all Retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

**Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.**

This document was filed with no previous warning to any of the current employees and retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost 40 – 60 % of their savings. As you know, the cost of living has increased significantly in the last two years based upon rising energy costs alone. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

It is my belief that there are other ways to restructure this **Global** company and still retain health care for US retirees. US retirees should not be singled out. In 2006, Delphi informed us that effective 1/1/2007 major medical health care benefits will stop at the age of 65 for all retirees. They also indicated that a Retiree Health Care Reimbursement Account would be available to us for reimbursement of Medicare “Gap” insurance in the sum of \$20,000. I reluctantly accepted this reduction in benefits understanding the state of the business. Now, health care prior to age 65 and this post age 65 Reimbursement Account is also being eliminated. This is a very significant financial hardship placed on people that gave so much of their life to Delphi and General Motors. Delphi must focus within their operations (including Global business) to improve their financial status and not take the easy approach by eliminating retirement benefits we all earned during our career and counted on during retirement.

Please know that each of the 15,000 + retirees and soon-to-retire, who will be negatively impacted by this action, will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

**We ask you to REJECT this motion.**

Sincerely yours,



Robert C. Kubiak  
34 Creighton Lane  
Rochester, NY 14612  
Phone 585-225-6853